

BUILDCASH

DIGITAL MONEY



TRADE SYMBOL **B1x**

WHITEPAPER

September 2018

v3.0

BUILD1xTM



We are a top Token Offering for the global construction industry.

BUILDCash will be utilized within BUILD1x, a working, revenue-generating platform to be utilized in the \$10 Trillion global construction industry.

POWERED BY

BLOCKCHAIN

"EMPOWERING THE HANDS THAT BUILD"

Overview

BUILD1x is a total "BUILD" solution solving three main issues in the global \$10 trillion construction industry. Launching in January of 2019, BUILD1x is a web and mobile platform providing users with real-time ability to financially manage, hire, and communicate during projects more efficiently.

The platform creates an ecosystem by utilizing some very unique features: BUILDCash is a digital currency to pay for goods and services, BUILDComm allows for real-time project communication through all levels, BUILDBoard is the world's first interactive job board for the construction industry, and BUILDPay serves as a fast payment and distributed ledger system utilizing blockchain.

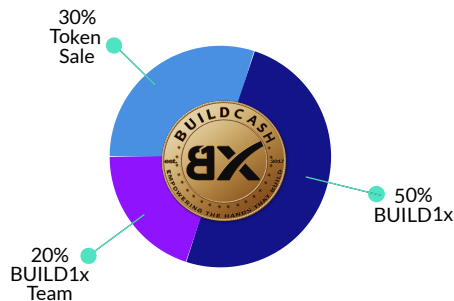
Working MVP is currently in testing phase.

The BUILDCash token (B1x) is an ERC-20 token and will be offered as a security to qualified investors in accordance with all applicable US and state laws and regulations.

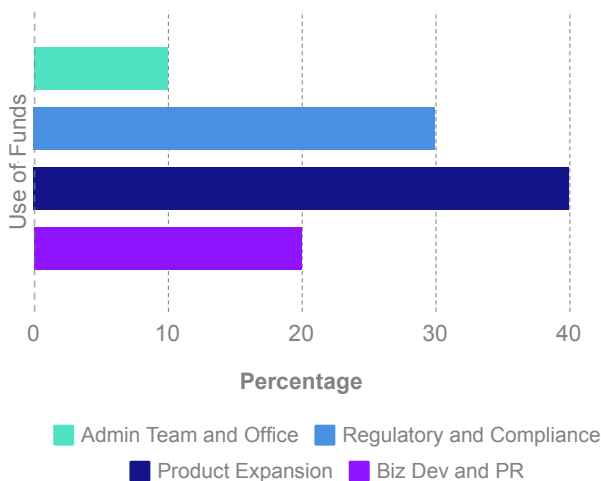
The BUILDCash token will pay 7.5% of adjusted gross revenue to token holders on a quarterly basis, subject to board approval and the conditions precedent (or substitute requirements) outlined in the PPM.

BUILDCash aims to promote price stability by providing an automatic one year lock-out period for token holders.

Token Distribution:



Fund Allocation:



Roadmap

SEPTEMBER 2018

Token Offering begins.
Final 2.0 development of BUILD1x mobile platform on iOS, Android, and Web formats.

OCTOBER 2018

Team expansion for additional developers, global legal representation, marketing, and sales.

NOVEMBER 2018

Official move-in to the new Corporate Headquarters.

DECEMBER 2018

Completion of BUILDCash Token Offering.
Final stage of BUILD1x platform builds, beta testing, and marketing push in U.S.

Q1 2019

BUILD1x Launch

BUILDCash payment system goes live.
BUILD1x debit card connected to BUILD1x digital wallet for all users.
Loan Factoring.

Q2 2019

BUILDBox storage space for contracts, images, blueprints, paperwork, and more.
Work insurance through BUILD1x.

Q3 2019

More paid premium features.
Instant contract signing.
Expansion in other states in U.S.

Q4 2019

Purchasing of supplies and renting equipment with BUILDCash on the BUILD1x app.
BUILD1x market expansion to Canada.

2020

Platform Expansion

BUILD1x Marketplace creation.

Token Offering Information:

Token Offering starts: September 2018

Token Offering ends: December 2018

Token Symbol: B1x

Token Supply: 1.5 Billion B1x

Soft Cap: \$1M USD (already met)

Hard Cap: 445M B1x / \$49.85M

Private Sale: 95M B1x - Price: 0.03 USD / B1x Token

Pre Sale: 100M B1x - Price: 0.07 USD / B1x Token

Public Sale: 250M B1x - Price: 0.16 USD / B1x Token

Leftover Tokens: Burned



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BUILDCash IS A PRODUCT OF BUILD1x, INC., a DELAWARE CORPORATION. BUILD1x ADVISES EVERYONE READING THIS WHITEPAPER TO READ THIS DISCLAIMER VERY CAREFULLY. IF YOU HAVE ANY DOUBT AS TO THE ACTIONS YOU SHOULD TAKE REGARDING THIS WHITEPAPER, PLEASE CONSULT YOUR LEGAL, TAX, FINANCIAL, OR OTHER PROFESSIONAL ADVISOR.

The information set forth below may not be exhaustive and does not imply any elements of a contractual relationship. While we make every effort to ensure that any material in this whitepaper is accurate and up to date, such material in no way constitutes the provision of professional advice. BUILD1x does not guarantee, and accepts no legal liability whatsoever arising from or connected to the accuracy, reliability, currency, or completeness of any material contained in this whitepaper. The BUILDCash Private Offering, Pre-Offering and Token Offering are restricted to U.S. citizens only. All potential BUILDCash holders should seek appropriate independent professional advice prior to relying on, or entering into any commitment or transaction based on, material published in this whitepaper, which material is purely published for reference purposes alone. BUILDCash does not provide any opinion on any advice to purchase, sell, or otherwise transact with BUILDCash and the fact of presentation of this whitepaper shall not form the basis of, or be relied upon in connection with, any contract or investment decision. No person is bound to enter into any contract or binding legal commitment in relation to the sale and purchase of BUILDCash, and no cryptocurrency or other form of payment is to be accepted on the basis of this whitepaper. BUILD1x reserves the right to change, amend, modify, suspend, continue or terminate all or any part of the plan detailed in the whitepaper either in an individual case or in general, at any time without notice.

IMPORTANT: You are not eligible and you are not to purchase BUILDCash if you are not a citizen or resident (tax or otherwise) of The United States of America, or other non-U.S. Person. In the U.S. you have to be an accredited investor. You are not eligible and you are not to purchase BUILDCash if you are a citizen or resident (tax or otherwise) of Singapore, or other Singapore Person. "Singapore Person" is generally defined as a natural person, residing in Singapore or any entity organized or incorporated under the laws of Singapore. You are not eligible and you are not to purchase BUILDCash if you are a citizen or resident (tax or otherwise) of the People's Republic of China ("PRC"), or other PRC Person. "PRC Person" is generally defined as a natural person, residing in the People's Republic of China, or any entity organized or incorporated under the laws of the People's Republic of China.

Construction is a major contributor to the U.S. and global economy. The U.S. Bureau of Labor Statistics shows that in 2018 the construction industry employed more than 7.2 million workers in the United States alone and added over 308 thousand new jobs in 2017. In total, the 180 million workers globally, make the construction industry one of the top ten largest industries worldwide.

2020



Growth is a positive factor for the entire building space, both commercially and with new home construction. Increasing urbanization, as well as the rising demands of infrastructure, and growing population worldwide are significant drivers for increasing demand in all sectors. This growing expansion of the industry requires fast and thoughtful innovation for its millions of workers. The United States is predicted to grow from \$1.3 trillion to \$1.5 trillion between 2018 and 2020, while the global construction industry will reach \$10 trillion by 2020, making it one of the largest and fastest growing industries on earth.

Main Industry Issues:



Lack of Connection



Lack of Project Management



Slow Payment System

While technology is evolving in every segment of the global economy, the construction industry has continued operating as it has for the past fifty years, meaning that even though a few technological advancements exist in machinery, there are several critical areas which have been left untouched for decades. Massive problems have been created from the lack of solutions especially for the builder/developers, contractors, and workers.

When the BUILD1x founder, Trac Stephenson, dared to imagine a brighter future for the construction industry in 2011, he had no idea that solving one problem would unearth so many more. After being in the construction business for nearly twenty-five years, he created BUILD1x: a total “BUILD” solution bringing efficiency, transparency, and a new level of trust to construction professionals all over the world.

Launching fully in January of 2019, BUILD1x will provide the construction industry with a real-time ability to financially manage, hire for, and communicate during construction projects more efficiently. The platform creates an ecosystem for the construction industry by utilizing: BUILD1x as a currency inside the BUILD1x app to pay for goods and services, BUILDComm that will allow real time project communication through all levels of construction, BUILDBoard the world’s first interactive user based job board and BUILDPay, a rapid payment and distributed ledger system utilizing the Blockchain.



CONNECT – BUILDBoard



Community

Skilled professionals at your finger tips, in your area, where and when you need them.

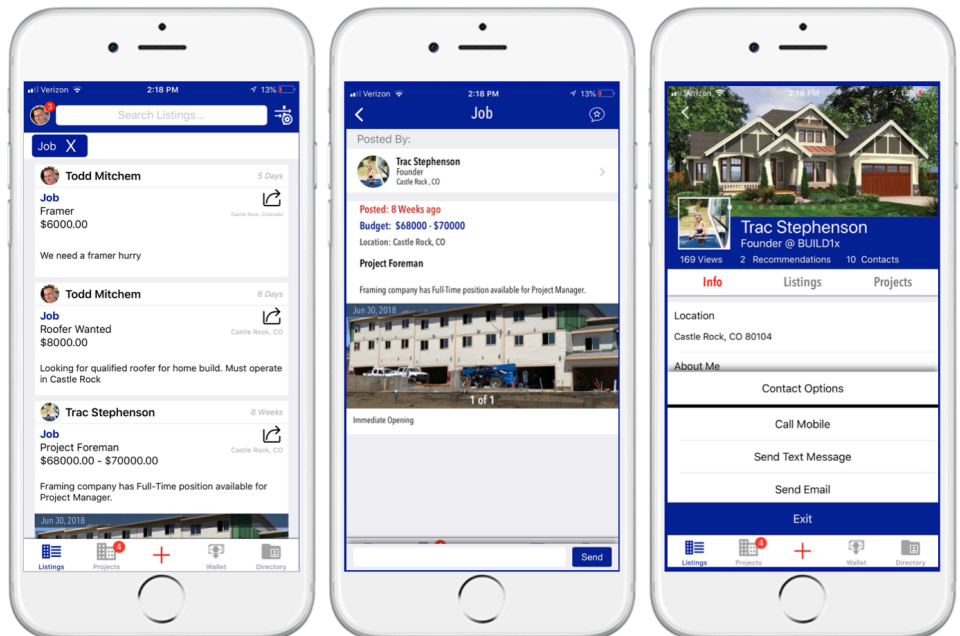


Job Search

Search your local area or other locations to find your next job. Instantly communicate with the right people to get hired right now.

BUILDBoard is a centralized job search engine utilizing individual profiles that have been created on the BUILD1x platform. When anyone in the construction industry builds a profile, it will act as their resume and make it easier to find jobs on the BUILDBoard. Their profile will then be connected to all projects the individual has worked on and reviews from past jobs are utilized to establish a favorable reputation.

BUILDBoard will create a one-stop-shop for job posting and job searching, enabling the entire industry to develop relationships, connections, and trust. Algorithm paring filters are in place to facilitate quality job and employee matches based on location, job type, and project timeline. The BUILDBoard will also allow for workers and contractors to have an even work-flow, by creating their schedules based on the jobs available.



The BUILD1x Platform Solution

SHARE – BUILDComm



Share Information

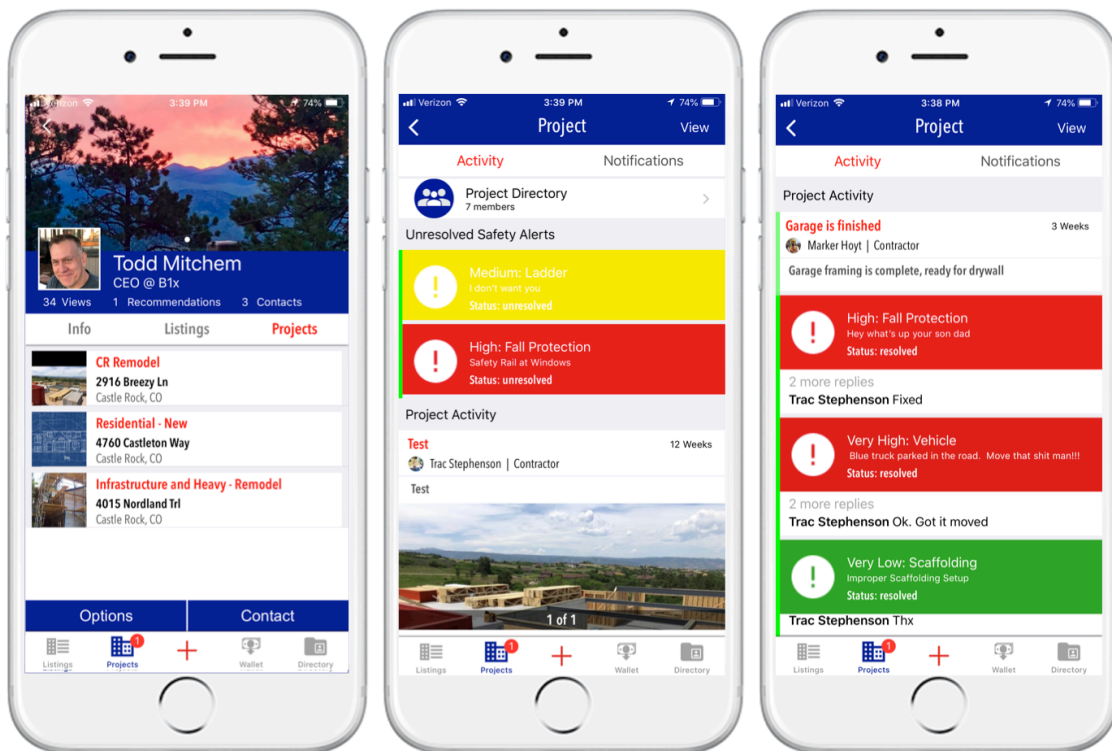
Get real time progress updates, images and proof of work.



Increase Efficiency

Instant communication with your entire crew for updates and emergencies.

BUILDComm was created to facilitate clear communication with multiple teams by giving them tools to communicate real-time project assessments, updates, safety concerns, permitting data, and photos of completed work. With BUILDComm, team leaders can communicate to all people on the project at once or in segmented conversations for only the pertinent team members.



The BUILD1x Platform Solution

PAY – BUILDPay



Pay and Get Paid

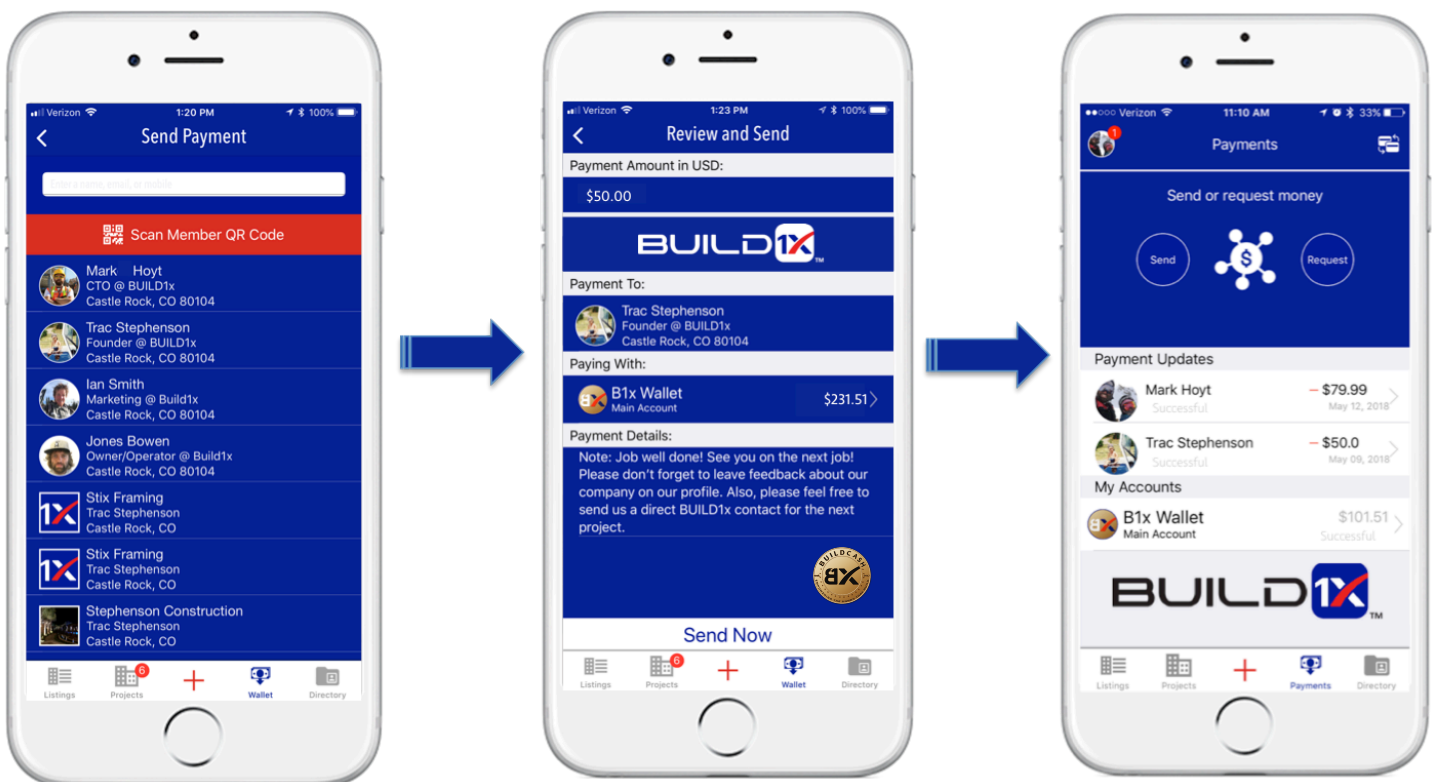
Send, receive, and request payments in real-time. No more paper checks.



Security and Access

Total security and privacy with your own digital wallet connected to your B1x debit card.

The underlying technology of cryptocurrencies is Blockchain technology. By utilizing the power of this digital asset distribution and decentralized distributed ledger system, the construction industry can achieve better transparency, improved efficiency, and a flat architecture where everyone has fast access to the funds they need when they need them. BUILD1x will solve the delayed payments problem by allowing users to create individual and company digital wallets utilized to move money quickly and safely.



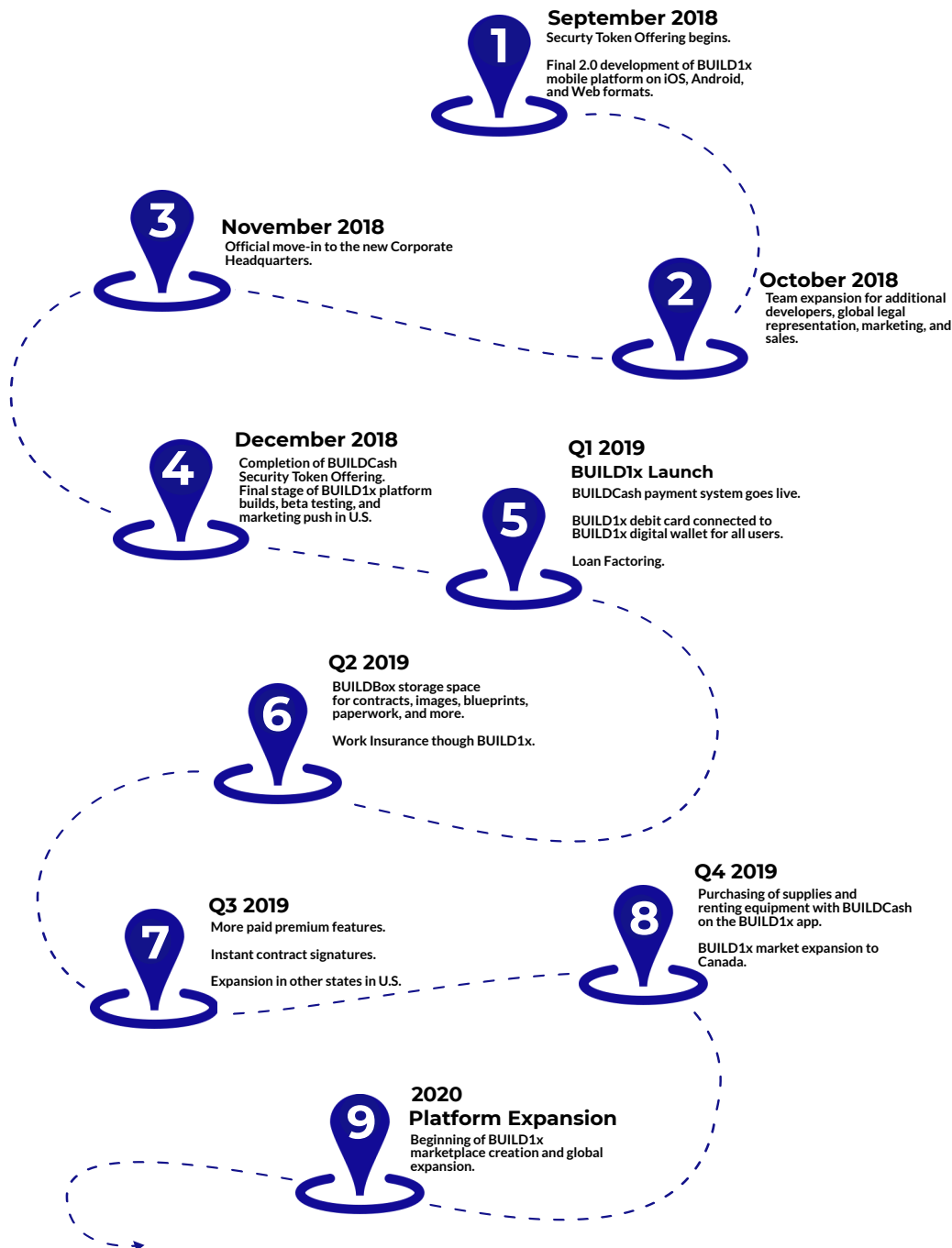
Powered by BUILDCash

BUILDCash (B1x) is a global currency created explicitly for the construction industry that will be utilized initially inside the BUILD1x Mobile App ecosystem. Used to purchase services such as storage space called BUILDBox for files, pay for a job posting ad space, membership upgrades, and for paying invoices, BUILDCash expands its value as the marketplace grows. This system-wide integration of BUILDCash will help create an ecosystem within the global construction industry and make the BUILD1x an expanding market. Together, BUILD1x and BUILDCash have the power to improve this \$10 Trillion global industry dramatically.



The most critical attribute of BUILDCash is to facilitate fast money transfers through the blockchain that will replace current “mailing checks” system which takes between seven to ninety days for construction professionals to get paid for work completed. Using BUILDCash will save money on any transaction within the BUILD1x app, so the construction industry gets to keep more of what they have earned. In addition to near instant pay within the BUILD1x app, all users can leverage access to the BUILD1x VISA debit card, thus giving everyone instant access to their paychecks. The blockchain is also an excellent way to create a Factoring Loan program where Contractors can borrow money against linked contracts, and have immediate access to capital which is then utilized to pay workers.

BUILD1x & BUILDCash Platform Roadmap



The Team - Overview

The BUILD1x Team consists of construction industry experts, app/technical leaders, and a strong team of successful business leaders from complementing fields. Our collective core experience within these industries provides the unique insight into revolutionizing the future of construction merged with tech. Each core team member has also co-founded at least one startup, in both the construction or technology industries. As a whole, our team will revolutionize an archaic industry and grow a complete "BUILD" business.

Since 1994 our founder's companies have been directly involved in the construction of over 6,000 homes in the U.S. providing material and labor services. His experience has developed strong relationships with executives at: PulteGroup, Lennar Homes, KB Home, Century Communities, CalAtlantic Homes, Meritage Homes, Taylor Morrison Homes, Brookfield Residential, Oakwood Homes, Adamo Homes, Sattler Homes, G.H. Phipps, Pinkard Construction, Builder's First Source, ABC Supply, BMC Supply, Alpine Lumber, National Association of Home Builders, and more.

Our founder and team have over 25 years of industry relationships





Trac Stephenson
Founder

- 24 years entrepreneur.
- Fmr. President - Stephenson Construction.
- Fmr. President - 427 Legends.
- Fmr. President - Quality Build Team.
- Fmr. President - Quality Panel Systems.
- Fmr. President - Boom Crane Service.
- Expert in construction, framing and contractor operation.



Todd Mitchem
Chief
Executive Officer

- Fmr. Co-Founder and CEO of world's first social network in niche market. Grew company from start up to over 300,000 users in less than a year.
- Fmr. CRO for the world's largest specialized market focused brand with over 1,600% growth in the first two years, and achieved largest brand in the industry within 12 months.
- Fmr. CEO Dacourm Strategies - Built one of the most influential government affair firms in a niche market.
- Fmr. SVP Business Development for global company focused on behavior, leadership and management change for some of the world's largest fortune 500 and 100 companies.
- Author: YOU DISRUPTED – Prometheus/Random House.



Diana Venckunaite
Chief Innovation
Officer

- Specializes in platform design, synergy and overall flow to ensure the customer experience creates engagement.
- Worked as platform expansion and congruency expert for world's first global dating app in a niche market.
- Worked to build tech start up in the social network arena.
- Worked as digital marketing/platform innovation professional for Arrow Electronics.
- Graduated from CU Boulder with a dual degree.



Allison Dalvit
Director of
Public Relations

- Works to secure media for the brand while developing all core messaging.
- Produces news and other programming for networks including ABC/Good Morning America, CBS/Game Changers, E!, Inside Edition, FOX and CNBC.
- Has worked as a radio host, reporter and award-winning producer.
- Bachelor of Arts degree in Journalism from Colorado State University.



C.R.
CFO / Compliance and
Regulatory Affairs

- VP, BSA/AML Strategy - Western Union.
 - Sr. Enforcement Officer Dept. of the Treasury.
 - Fmr. Sr. Enforcement Officer at FinCEN.
 - Expert in Bank Secrecy Act (BSA)/Anti-money Laundering (AML) cases for the Office of Compliance and Enforcement.
- Specialties: Anti-Money Laundering Regulation within the Banking, Securities, and Money Transmission Industries.



Scott Moberg
SVP Business
Development

- President of Joyce Homes.
- Board Advisor, President of Denver Metro HBA.
- A construction industry veteran at the forefront of innovation.



Mil Younkers
SVP Business
Development

- 25 years Regional & National Builder Operations at PulteGroup.
- Consultant at Laing Consulting.
- Founder at Adamo Homes.





Shawn Davidson
Developer

•Serial entrepreneur with more than 30 years experience building many successful software and technology companies, three of which are now part of large well-known public companies. The software he has architected is being used by millions of people around the world every day. At heart, he is a solution architect - serving as a liaison between concept and reality. His primary passion is building Enterprise Cloud software products & services that make a difference by improving quality of life.



Perry Nelson
Developer

Responsible for guiding and directing projects and other programs from initiation through successful completion. Perry is a senior operations and technology executive with over 25 years of IT and software development management experience in multiple industries, including large-scale international project deployment. He is passionate about technology, and building teams that know how to deliver and know how to make a difference in people's lives.



James Shelby
Developer

•Drives the technology solution vision. With his extensive experience with large-scale web and mobile platforms, database systems, payment systems, telecommunications and network engineering, he is a key leader of our client project inception phase. In addition to holding several patents, he has developed innovative solutions that scale to millions of users for multiple DVmobile clients, ensuring the right architecture matches our clients' business needs.



Kris Soden
Developer

•Has nearly 20 years experience successfully managing and delivering large software and IT solution implementations. He is an expert on Agile software delivery methodologies and is a Scaled Agile Framework (SAFe) SPC4 certified consultant with extensive experience delivering and implementing Agile on large scale enterprise programs. His background includes extensive experience with client relationship management and support.



Mark Hoyt
Full Stack Developer

•Full-Stack engineer experienced in iOS Swift, Javascript, JQuery, Angular, Ruby-on-Rails, SQL, PostgreSQL, Agile, GitHub, Node, Elasticsearch, Neo4j, Redis, Sidekiq, MongoDB, React, Pair Programming. •Fmr. Lead Developer for Xspirit.

Schulte Roth&Zabel

Schulte Roth & Zabel will advise BUILD1x on regulatory management, federal and state licensing, evolving Blockchain and Cryptocurrency regulatory compliance, enforcement, and investigative issues, as well as targeted specialty areas to help BUILD1x achieve maximum results at maximum speed.



Donald J. Mosher
Lead Counsel

Firm Partner Donald J. Mosher, co-head of the firm's Bank Regulatory Group, focuses his practice on the regulation of banks, thrifts and licensed financial services providers, and specifically the regulation to specifically payments companies and money transmitters. He also advises BUILD1x on the laws and practices applicable to mobile, digital, virtual, electronic, paper- and card-based payment products and systems. Don has represented leading in transactional and regulatory matters associated with payments, prepaid cards, digital currencies and money transmission.



Melissa G. R. Goldstein
Special Counsel

Melissa G. R. Goldstein focuses on the regulations, rules and related issues governing all banking activities including Blockchain technology and cryptocurrency. Melissa was an attorney-advisor with the U.S. Department of the Treasury's Financial Crimes Enforcement Network (FinCEN). At FinCEN, Melissa assisted in the development of regulations governing money services businesses, prepaid access and reporting of foreign bank accounts. For this work, Melissa received the Secretary's Meritorious Service Award, which honors individuals whose achievements are substantial and significantly advance the Treasury Department's mission.

Advisors



James Sowers
Advisor, Investor/Founder
at Crypto Specialist, LLC

•James is an experienced Token Offering and Blockchain advisor. He has invested in over 40 startup companies and Token Offerings. He is a contributor to Blockchain publications and has been featured in numerous financial publications.



Brett Buescher
Advisor Graphics Design
& Cryptocurrency
Investor

•Brett is an experienced cryptocurrency investor, trader and entrepreneur. He founded and built the brand, Cuff Productions LLC, a video and marketing production firm based in Colorado. In 2016 he helped launch a successful app start up in the skateboarding industry and lead the team as a designer and marketing professional. Brett has been involved in the Blockchain movement since 2013 and is involved in crypto markets.



Ken Cucchia
Advisor Graphics Design
& Cryptocurrency
Investor

•In 2012, Ken finished up his MBA in Marketing, and became the youngest President in the over 100 year history of the South Orange Chamber of Commerce. He worked with other local chambers to organize various events including presentations by HubSpot and Shopify. Today, Kenneth is actively working on projects that utilize Blockchain technology.

BUILDCash Token Offering Details

Private Offering: 95m token allocation – Price: \$0.03

Pre-Offering: 100m token allocation – Price: \$0.07

Public Offering: 250m token allocation – Price: \$0.16

Hard Cap: 445m token allocation – Raise: \$49.85m

Soft Cap: \$1M USD (already met)

Token Breakdown:

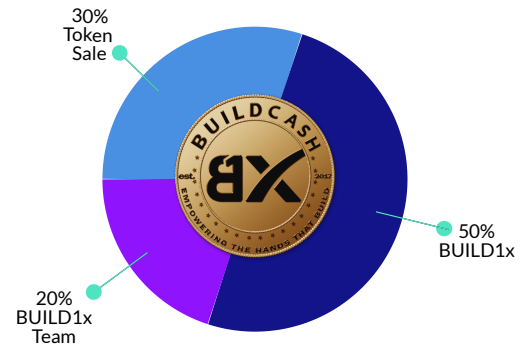
1.5 billion GEN Supply

- 655 million tokens generated will only be released when users are adding more purchasing value to the BUILD1x ecosystem (by paying for goods and services with BUILDCash tokens).
- 445 million BUILDCash will be available for purchase in the Private Offering, Pre Offering and Public Token Offering. These offerings will be restricted to accredited investors that are U.S. citizens. All funds raised during this period will be allocated to company operations of BUILD1x, Inc. to fund the BUILDCash cryptocurrency project, to anchor initial funding of the B1x Marketplace, and to be used for business development, strategic acquisitions, sales and marketing, and market expansion of the BUILD1x mobile platform.
- 100 million BUILDCash will be available for purchase to BUILD1x members, for the trading of goods and services within the BUILD1x mobile platform.
- 250 million BUILDCash will be retained for the BUILD1x team.
- 50 million BUILDCash will be retained for marketing and legal services.

Investment:

- The BUILDCash token will pay 7.5% of adjusted gross revenue to token holders on a quarterly basis, subject to quarterly board discretion and approval and the conditions precedent (or substitute requirements) outlined in the PPM.
- BUILDCash aims to promote price stability by providing an automatic one-year lock-out period for token holders.

Breakdown of 1.5 Billion Tokens Issued:



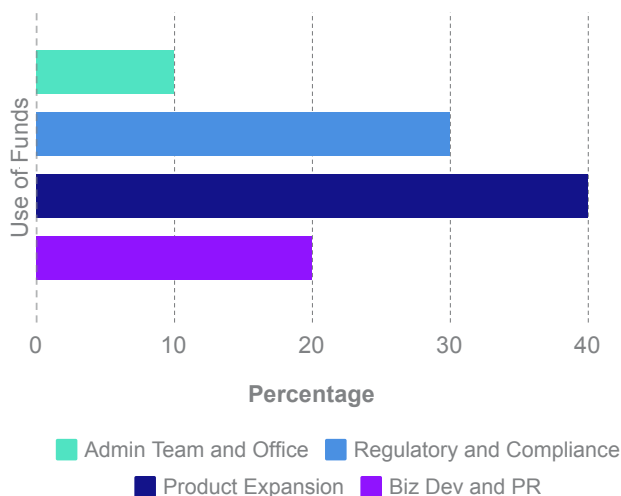
Funds raised in the Security Token Offering will be used for platform expansion for the next five years which includes but is not limited to: adding talent to our team, business development, continuous product improvement and BUILD1x expansion in select global markets which includes proper regulatory licenses.

Use of Token Sale Funds:

- Business Development and Public Relations: 20%
- Product Expansion: 40%
- Regulatory and Compliance: 30%
- Team Expansion and Office: 10%

Over \$1 million has already been invested into the BUILD1x Mobile Platform, which is set to release in select markets Q1 2019.

Fund Allocation:



Token Offering Information:

Token Offering starts: September 2018

Token Offering ends: December 2018

Token Symbol: B1x

Token Supply: 1.5 Billion B1x

Soft Cap: \$1M USD (already met)

Hard Cap: 445M B1x / \$49.85M

Private Sale: 95M B1x - Price: 0.03 USD / B1x Token

Pre Sale: 100M B1x - Price: 0.07 USD / B1x Token

Public Sale: 250M B1x - Price: 0.16 USD / B1x Token

Leftover Tokens: Burned



The sale by the Distributor of BUILDCash tokens in connection with a Security Token Offering (the “BUILDCash Token Offering”) to you as a purchaser thereof, will be subject to and governed by the Terms and Conditions (T&Cs) and the Private Placement Memorandum (PPM). These are separate documents setting out the terms and conditions of the agreement between the Distributor and you in relation to the BUILDCash Token Offering. In the event of any inconsistencies between the T&Cs, the PPM and this Whitepaper, the T&Cs and PPM shall prevail.

The Distributor of BUILDCash is BUILD1x, Inc., a Delaware Corporation. BUILD1x will deploy the proceeds of the sale of BUILDCash Tokens in connection with the BUILDCash Token Offering to fund BUILD1x’s global mobile platform, the BUILDCash cryptocurrency project, strategic acquisitions, businesses and operations. Unless the context requires otherwise, references to “we” or “us” in connection with the BUILDCash Token Offering shall be construed as references to the Distributor.

Why use blockchain?

Blockchain offers a system for millions of construction professionals that is completely transparent, secure, trusted, time-saving, and widely accepted. The most important aspect of the blockchain is fast money transfer that will replace the current “mailing checks” system which takes from seven to ninety days for construction professionals to get paid for work completed. In addition to instant pay within the BUILD1x app, the user's digital wallet is connected to our exclusive VISA BUILD1x Debit Card giving everyone instant access to their paychecks. The blockchain is also the method we will utilize to create our Factoring Loans program where contractors can borrow money to have immediate access for construction project use.

How will BUILDCash function within the BUILD1x platform?

The most critical attribute of BUILDCash is to facilitate fast money transfers through the blockchain that will replace current “mailing checks” system which takes between seven to ninety days for construction professionals to get paid for work completed. Using BUILDCash will save money on any transaction within the BUILD1x app, so the construction industry gets to keep more of what they have earned. In addition to near instant pay within the BUILD1x app, all users can leverage access to the BUILD1x VISA debit card, thus giving everyone instant access to their paychecks. The blockchain is also an excellent way to create a Factoring Loan program where Contractors can borrow money against linked contracts, and have immediate access to capital which is then utilized to pay workers.

Why are we doing a Security Token Offering?

With a Security Token Offering, we can immediately begin utilizing investor funds to expedite platform expansion, new feature development, product marketing, talent acquisition, and further the goals of creating an industry-wide ecosystem. BUILD1x is eager to ease the friction in an industry ripe for technological improvement and support millions of construction professionals in the process.

Participation instructions and pricing information is available at buildcash.com

Please email questions to:

Diana@BUILD1x.com

Security Token Offering Official Website:

www.buildcash.com

Mobile Platform Official Website:

www.build1x.io

MVP app walkthrough:

www.build1x.com

